

## ABSTRACT

A handheld computer includes removable, replaceable, and upgradeable modules, one of which is a removable, replaceable, upgradeable, and re-writeable Personal Universal Memory card capable of receiving and storing information associated with a user from a server. The handheld computer has a motherboard having sockets to accept the replaceable, and upgradeable modules, and a slot to accept the removable, replaceable, re-writeable, and upgradeable Personal Universal Memory card.